

WHAT IS CLAIMED IS:

1 1. A method for processing a payment towards a credit account, the
2 method comprising:
3 retrieving a history of profile records for the credit account over a period of
4 time preceding receipt of the payment, each such profile record corresponding to a date
5 within the period of time and including an account balance for the credit account on the date
6 and a value of credited payments made towards the credit account on the date; and
7 determining whether to float the payment from an analysis of the history of
8 profile records.

1 2. The method recited in claim 1 wherein each such profile record further
2 includes an indication whether any prior payments are floating on the date.

1 3. The method recited in claim 1 wherein each such profile record further
2 includes the number of credited payments made towards the credit account within a time
3 window preceding the date.

1 4. The method recited in claim 1 wherein each such profile record further
2 includes a cumulative value of credited payments made towards the credit account within a
3 time window preceding the date.

1 5. The method recited in claim 3 wherein the time window is at least as
2 great as an expected time for the payment to clear.

1 6. The method recited in claim 1 wherein the period of time has a length
2 at least as great as an expected time for the payment to clear.

1 7. The method recited in claim 1 wherein each such profile record further
2 includes a behavior score.

1 8. The method recited in claim 1 wherein determining whether to float
2 the payment comprises developing a worst-case profile from the history of profile records.

1 9. The method recited in claim 1 wherein determining whether to float
2 the payment comprises considering the number of credited payments floated over the period
3 of time.

1 10. The method recited in claim 1 wherein determining whether to float
2 the payment comprises considering the number of credited payments made over the period of
3 time.

1 11. The method recited in claim 1 wherein determining whether to float
2 the payment comprises:
3 determining a fraction of the payment to float; and
4 determining a time to hold a remainder of the payment.

1 12. The method recited in claim 1 further comprising determining whether
2 the payment comprises a cash or cash-equivalent payment.

1 13. A method for managing a credit account, the method comprising:
2 maintaining a history of profile records for the credit account, each such
3 profile record corresponding to a date and including an account balance for the credit account
4 on the date and an indication whether any prior payments are floating on the date;
5 determining a new profile record in response to receipt of a payment towards
6 the credit account or of a request for a charge against the credit account; and
7 adding the new profile record to the history of profile records.

1 14. The method recited in claim 13 wherein determining the new profile
2 record comprises determining whether to float the payment.

1 15. The method recited in claim 14 wherein determining whether to float
2 the payment comprises:
3 determining a fraction of the payment to float; and
4 determining a time to hold a remainder of the payment.

1 16. The method recited in claim 14 wherein determining whether to float
2 the payment comprises analyzing a plurality of profile records retrieved from the history.

1 17. The method recited in claim 13 wherein each such profile record
2 further includes a behavior score.

1 18. A computer-readable storage medium having a computer-readable
2 program embodied therein for directing operation of a computer system including a processor

3 and a storage device, wherein the computer-readable program includes instructions for
4 operating the computer system to process a payment towards a credit account in accordance
5 with the following:

6 retrieving a history of profile records from the storage device for the credit
7 account over a period of time preceding receipt of the payment, each such profile record
8 corresponding to a date within the period of time and including an account balance for the
9 credit account on the date and a value of credited payments made towards the credit account
10 on the date; and

11 determining with the processor whether to float the payment from an analysis
12 of the history of profile records.

1 19. The computer-readable storage medium recited in claim 18 wherein
2 each such profile record further includes an indication whether any prior payments are
3 floating on the date.

1 20. The computer-readable storage medium recited in claim 18 wherein
2 each such profile record further includes the number of credited payments made towards the
3 credit account within a time window preceding the date.

1 21. The computer-readable storage medium recited in claim 18 wherein
2 each such profile record further includes a cumulative value of credited payments made
3 towards the credit account within a time window preceding the date.

1 22. The computer-readable storage medium recited in claim 18 wherein
2 each such profile record further includes a behavior score.

1 23. The computer-readable storage medium recited in claim 18 wherein
2 determining with the processor whether to float the payment comprises developing a worst-
3 case profile from the history of profile records.

1 24. A computer system comprising:
2 a storage device;
3 a processor in communication with the storage device; and
4 a memory coupled with the processor, the memory comprising a computer-
5 readable storage medium having a computer-readable program embodied therein for

6 operating the computer system to process a payment towards a credit account, the computer-
7 readable program including:

8 instructions for retrieving a history of profile records from the storage
9 device for the credit account over a period of time preceding receipt of the payment, each
10 such profile record corresponding to a date within the period of time and including an
11 account balance for the credit account on the date and a value of credited payments made
12 towards the credit account on the date; and

13 instructions for determining with the processor whether to float the
14 payment from an analysis of the history of profile records.

1 25. The computer system recited in claim 24 wherein the instructions for
2 determining with the processor whether to float the payment comprise instructions for
3 developing a worst-case profile from the history of profile records.

1 26. The computer system recited in claim 24 wherein each such profile
2 record further includes an indication whether any prior payments are floating on the date.